

THE INSURANCE CODE OF 1956 (EXCERPT)
Act 218 of 1956

500.3101a Providing certificates of insurance to policyholder; filing copy with secretary of state; requirements; "private passenger nonfleet automobile" defined; vehicle identification number as proof of vehicle insurance; confidentiality of policy information; prohibited acts; misdemeanor; penalty; report.

Sec. 3101a. (1) Except as otherwise provided in this section, an insurer, in conjunction with the issuance of an automobile insurance policy, as defined in section 3303, shall provide 2 certificates of insurance for each insured vehicle. The insurer shall mark 1 of the certificates as the secretary of state's copy, which copy, except as otherwise provided in this section, shall be filed with the secretary of state by the policyholder upon application for a vehicle registration. The secretary of state shall not maintain the certificate of insurance received under this subsection on file.

(2) Beginning December 30, 2011, an insurer, in conjunction with the issuance of an automobile insurance policy, shall provide to the insured 1 certificate of insurance for each insured vehicle, and for private passenger nonfleet automobiles listed on the policy shall supply to the secretary of state, in the format and timeline as required by the secretary of state, which shall not be required more frequently than every 14 days, the automobile insurer's name, the named insured, the named insured's address, the vehicle identification number for each such vehicle listed on the policy, and the policy number. Until December 31, 2018, the secretary of state shall provide policy information received under this subsection to the department of community health as required for the department of community health to comply with 2006 PA 593, MCL 550.281 to 550.289. In determining the format under this subsection, the secretary of state shall consult with insurers. As used in this subsection, "private passenger nonfleet automobile" means that term as defined in section 3303.

(3) The secretary of state shall accept as proof of vehicle insurance a transmission of the insured vehicle's vehicle identification number. Policy information submitted by an insurer and received by the secretary of state under this section is confidential, is not subject to the freedom of information act, 1976 PA 442, MCL 15.231 to 15.246, and shall not be disclosed to any person except the department of community health for purposes of 2006 PA 593, MCL 550.281 to 550.289, or pursuant to an order by a court of competent jurisdiction in connection with a claim or fraud investigation or prosecution. The transmission to the secretary of state of a vehicle identification number is proof of insurance to the secretary of state for motor vehicle registration purposes only and is not evidence that a policy of insurance actually exists between an insurer and an individual.

(4) A person who supplies false information to the secretary of state under this section or who issues or uses an altered, fraudulent, or counterfeit certificate of insurance is guilty of a misdemeanor punishable by imprisonment for not more than 1 year or a fine of not more than \$1,000.00, or both.

(5) The department of community health shall report to the senate and house of representatives appropriations committees and standing committees concerning insurance issues on the number of claims and total dollar amount recovered from automobile insurers pursuant to 2006 PA 593, MCL 550.281 to 550.289. The reports required by this subsection shall be given to the appropriations committees and standing committees concerning insurance issues by December 30 of each year through December 30, 2018 and shall cover the preceding 12-month period.

History: Add. 1980, Act 461, Eff. Apr. 1, 1981;—Am. 1995, Act 288, Imd. Eff. Jan. 9, 1996;—Am. 1996, Act 456, Imd. Eff. Dec. 23, 1996;—Am. 2011, Act 91, Imd. Eff. July 15, 2011;—Am. 2014, Act 419, Imd. Eff. Dec. 30, 2014.

Compiler's note: Act 143 of 1993, which amended this section, was submitted to the people by referendum petition (as Proposal C) and rejected by a majority of the votes cast at the November 8, 1994, general election.

Popular name: Act 218

Popular name: Essential Insurance

Popular name: No-Fault Insurance